

PULSE OF THE CONSUMER 2025

Mapping Consumer experiences on Nigerian HMO Apps

A ZER CONSULTING AFRICA AND CLINICGUIDENG
REPORT



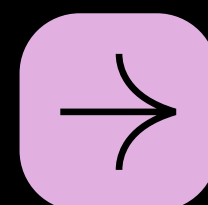
Executive summary

Digital platforms are a common interface between consumers and their Health insurers⁽¹⁾, offering distinct advantages for personalisation, benefits management and engagement. Yet, user adoption is often slow, while unpredictable in-app experiences create dissatisfaction and app abandonment.

This report presents exploratory insights from **ZER Consulting Africa** and **ClinicguideNG**'s consumer survey on experiences with Nigerian HMO apps.

We set out to capture first-hand user sentiment across five key digital experience metrics: ease of use, performance, claims, support, and likelihood to recommend.

The findings provide a directional view of consumer expectations and friction points in navigating digital health insurance. Our aim is to highlight areas of opportunity for HMOs and Insurtechs as they build more customer-centric platforms.



(1)[Link](#)

Key findings



63% of respondents rated their HMO apps **excellent** on ease of use, app speed & performance, and access to customer support.



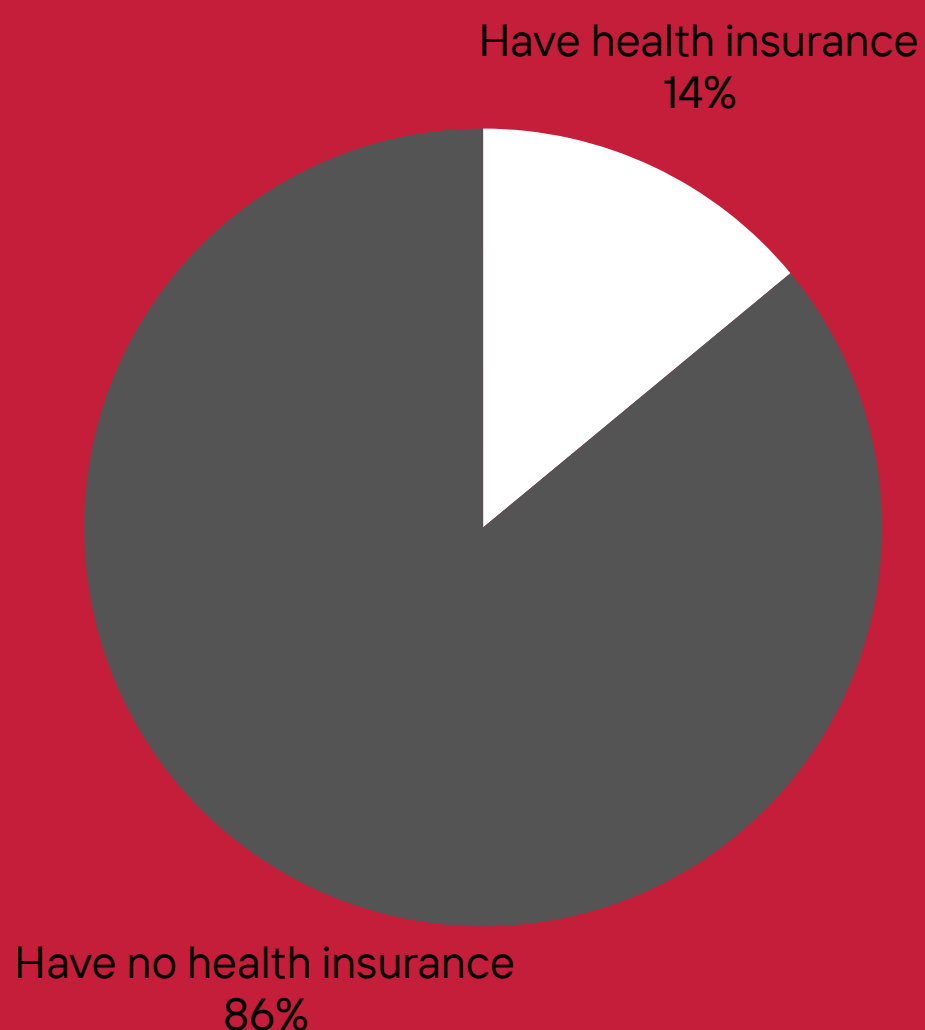
50% of respondents rated their experience submitting claims or tracking approvals as excellent.



38 Net promoter score, indicating an *average overall enrollee willingness to recommend* their provider apps.



Other findings



86% of the survey sample had *no health insurance*, reflective of the increasing but still low health insurance penetration in Nigeria ⁽²⁾.



25% of respondents *do not use their HMO Apps*, preferring traditional means of engagement.



The bright spots



Ease of use, App speed and performance, and level of customer support accessible in-app are the metrics which most respondents reported highest levels of satisfaction with.

This highlights consumer preferences⁽³⁾ for simple, intuitive user interfaces, and ready access to support.

There is however room for growth, with some respondents citing a perceived lack of urgency when accessing in-app support.



The weak spot



Claims and approvals tracking is the metric to which respondents reported the highest levels of dissatisfaction.

Delays and unclear processes were reported, as captured by one respondent: *“everything should work more swift. Responses should be fast. We're dealing with lives here. The delay/chain of events is just too much!”*



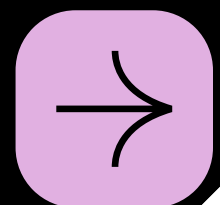
4 Strategic imperatives for HMOs and Insurtechs

01

Customer support is a loyalty driver

how users are responded to can be a deal breaker or cement their loyalty. Prompt, empathetic, real-time engagement during a care episode is highly valued by users.

- Treat customer support as a value driver
- Train customer support staff to emphasize empathy in enrollee interactions.
- Layer AI-enabled chat with human escalation to cut response times where applicable



02

Process Transparency creates confidence

Real-time tracking gives users the confidence that their claims, approvals or reimbursements are being processed, creating visibility on 'how soon' they will receive a resolution.

- Lessen enrollee anxiety by integrating dashboards or notifications that help them track claims progress

03

User-First design wins

Simplified navigation and workflows reduce friction, promote app usage and willingness to recommend.

- Adopt iterative user testing cycles to refine app design
- Consider benchmarking digital performance against fintech leaders, or other highly consumer-focused services, not just peers

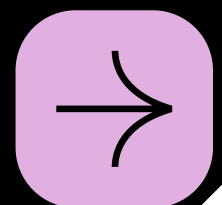


04


Trust Building is critical

To boost adoption, usage and satisfaction, users need to know and trust that their HMO app is as reliable and useful as other channels.

- Inform enrollees that actions initiated via the app carry the same priority level as those initiated via other channels
- Embed engagement programs (eg: disease management programs) in the app, making it a health companion tool, not just a tool for submitting claims.



Strategic outlook



These insights echo wider consumer sentiments seen across Nigeria's health insurance landscape, where the digital experience is becoming a core differentiator.

Players who invest in mobile-first design, automation, and inclusive access strategies are best positioned to lead.

By addressing process transparency, support responsiveness, and usability, HMOs and Insurtechs can position themselves for stronger adoption and loyalty in the years ahead.



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